

Loan Number: 17234113

OK 8/24/07 9:10:37  
OK BK 2,778 PG 339  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on July 24, 2006, Susan Rutley and Donald (W.) Rutley, wife and husband, executed a deed of trust to Fearnley, Califf, Martin, McDonald & Tate, Trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2528 at Page 562 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 65, Phase I, Brentwood Farms Subdivision, situated in Section 29, Township 1 South, Range 7 West, DeSoto County, MS as per plat of record in Plat Book 43, Page 36, in the Chancery Clerk's Office of DeSoto County, MS.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned "MERS" Mortgage Electronic Registration Systems, Inc. is the present holder and beneficiary of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

Underwood

appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of "MERS" Mortgage Electronic Registration Systems, Inc. acting by and through its duly authorized officer, this the 17 day of August, 2007.

"MERS" Mortgage Electronic Registration Systems, Inc.

BY:

Mark Norega  
Mark Norega

TITLE:

Vice President

ATTEST:

Denise Bailey  
Denise Bailey  
Vice President

STATE OF

Texas

COUNTY OF Harris

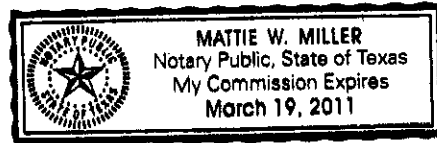
BK 2,778 PG 341

Personally appeared before me, the undersigned authority in and for the County and State  
aforesaid, the within named Marti Noriega and  
Denise Bailey, known to me to be the Vice President and  
Vice President, respectively of the said "MERS" Mortgage Electronic Registration  
Systems, Inc. who acknowledged to and before me that he/she/they executed the foregoing instrument  
in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having  
been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 17 day of  
August, 2007.

Mattie W. Miller  
NOTARY PUBLIC

My commission expires: MARCH 19, 2011



Prepared by:  
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